What is claimed is:

1.   1.   A method for optimizing the value of stock option grants using a communications

2.   network, the method comprising:

3.   receiving an option-exercising scenario for a stock option grant;

4.   calculating an estimate for the option-exercising scenario for the stock option grant;

5.   comparing the estimate for the option-exercising scenario for the stock option grant

6.   against an estimate based on a standard strategy option-exercising scenario; and

7.   calculating an optimal strategy to maximize the value of the stock option grant based on

8.   one of the estimate for the option-exercising scenario for the stock option grant and the estimate

9.   based on the standard strategy option-exercising scenario.

1.   2.   The method of claim 1, further comprising:

2.   receiving a request to access a stock option management system via the communications

3.   network; and

4.   granting access to the stock option management system.

1.   3.   The method of claim 2, wherein the receiving a request to access the stock option

2.   management system via the communications network comprises:

3.   receiving a user request to logon to the stock option management system;

4.   requesting user identification information;

5.   receiving the user identification information; and

6.   verifying the user identification information.

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1 4. The method of claim 2, wherein the granting access to the stock option

2 management system comprises:

3   establishing a secure connection to the user.

1 5. The method of claim 1, further comprising:

2   receiving information on the stock option grant, the information including:

3   an identification of a stock;

4   a grant date;

5   a total number of shares;

6   a vesting schedule for the total number of shares;

7   an option price; and

8   an expiration date.

1 6. The method of claim 1, further comprising:

2   calculating a future price curve for a stock, wherein calculating the future price curve for

3 the stock includes:

4   displaying a company associated with the stock;

5   receiving a selection of the company associated with the stock;

6   receiving an historical returns period selection for the stock;

7   receiving a time period for which to calculate the forecast;

8   receiving at least one estimated future price for the stock;

9   receiving a confidence level for the at least one future price;

10   receiving a level of accuracy for the analysis.

11   calculating the future price curve;

12   displaying the future price curve with an indication of the likelihood of achieving

13 each price on the future price curve;

14   saving selected price point forecasts from the price curve;

15   displaying the saved price point forecasts.

1 7. The method of claim 6, wherein the at least one future price defines the price of

2 the stock one year and one day from the date of the option grant.

1 8. The method of claim 6, wherein the at least one future price is at least one of:

2 a most likely future stock price;

3 a worst case future stock price; and

4 a best case future stock price.

1 9. The method of claim 6, wherein the confidence level specifies a level of historical

2 stock performance to be used to calculate a forecast for one of the at least one future price of the

3 stock.

1 10. The method of claim 6, wherein the confidence level is measured on a continuous

2 scale, the continuous scale ranging from a low confidence level to a high confidence level.

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1   11.   The method of claim 6, wherein a low confidence level indicates the use of the

2   stock's historical performance to calculate the forecast.

1   12.   The method of claim 6, wherein a high confidence level indicates the use of the at

2   least one future price to calculate the forecast.

1   13.   The method of claim 6, wherein a medium confidence level indicates the use of

2   approximately 50% of the stock's historical performance and approximately 50% of the at least

3   one future price to calculate the forecast.

1   14.   The method of claim 1, wherein receiving an option-exercising scenario for a

2   stock option grant comprises:

3   receiving a selection of a stock for the option-exercising scenario;;

4   receiving information on how to execute the option-exercising scenario;

5   receiving information on how to fund the exercise of the option-exercising scenario; and

6   receiving tax information for the option-exercising scenario.

1   15.   The method of claim 1, wherein comparing the estimate for the option-exercising

2   scenario for the stock option grant against an estimate based on a standard strategy option-

3   exercising scenario comprises:

4   calculating the estimate based on a black-scholes-based strategy option-exercising

5   scenario using information received on how to execute and fund the option-exercising scenario

6   and tax information received for the option-exercising scenario; and

7   displaying the estimate for the option-exercising scenario for the stock option grant with

8   the estimate based on a standard strategy option-exercising scenario.

1   16.   The method of claim 1, wherein calculating an optimal strategy to maximize the

2   value of the stock option grant based on one of the estimate for the option-exercising scenario for

3   the stock option grant and the estimate based on the standard strategy option-exercising scenario

4   comprises:

5   receiving a selection of one of the estimate for the option-exercising scenario for the

6   stock option grant and the estimate based on the standard strategy option-exercising scenario;

7   receiving risk tolerance information;

8   receiving financial ability information;

9   calculating the optimal strategy for the selected estimate using the risk tolerance

10   information and the financial ability information.

1   17.   The method of claim 16, wherein the calculating the optimal strategy for the

2   selected estimate using the risk tolerance information and the financial ability information

3   comprises:

4   calculating the optimal strategy for the selected estimate using the risk tolerance

5   information, the financial ability information and accounting, legal, estate planning and financial

6   planning best practices information.

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1   18. A machine-readable medium having stored thereon a plurality of executable

2 instructions for optimizing the value of stock option grants, the plurality of executable

3 instructions comprising instructions to:

4   receive an option-exercising scenario for a stock option grant;

5   calculate an estimate for the option-exercising scenario for the stock option grant;

6   compare the estimate for the option-exercising scenario for the stock option grant against

7 an estimate based on a standard strategy option-exercising scenario; and

8   calculate an optimal strategy to maximize the value of the stock option grant based on one

9 of the estimate for the option-exercising scenario for the stock option grant and the estimate

10 based on the standard strategy option-exercising scenario.

1   19. The machine-readable medium of claim 18, further comprising instructions to:

2   receive a request to access a stock option management system; and

3   grant access to the stock option management system.

1   20. The machine-readable medium of claim 19, wherein the receive a request to

2 access a stock option management system instruction comprises instructions to:

3   receive a user request to logon to the stock option management system;

4   request user identification information;

5   receive the user identification information; and

6   verify the user identification information.

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1   21.   The machine-readable medium of claim 19, wherein the grant access to the stock

2   option management system instruction comprises an instruction to:

3   establish a secure connection to the user.

1   22.   The machine-readable medium of claim 18, further comprising an instruction to:

2   receive information on the stock option grant.

1   23.   The machine-readable medium of claim 19, further comprising instructions to:

2   calculate a future price curve for a stock, wherein the calculate the future price curve for

3   the stock instruction includes instructions to:

4   display a company associated with the stock;

5   receive a selection of the company associated with the stock;

6   receive an historical returns period selection for the stock;

7   receive a time period for which to calculate the forecast;

8   receive at least one estimated future price for the stock;

9   receive a confidence level for the at least one future price;

10   receive a level of accuracy for the analysis.

11   calculate the future price curve;

12   display the future price curve with an indication of the likelihood of achieving

13   each price on the future price curve;

14   save selected price point forecasts from the price curve;

15   display the saved price point forecasts.

1   24. The machine-readable medium of claim 18, wherein the receiving an option-

2 exercising scenario for a stock option grant instruction comprises instructions to:

3   receive a selection of a stock for the option-exercising scenario;;

4   receive information on how to execute the option-exercising scenario;

5   receive information on how to fund the exercise of the option-exercising scenario; and

6   receive tax information for the option-exercising scenario.

1   25. The machine-readable medium of claim 18, wherein the compare the estimate for

2 the option-exercising scenario for the stock option grant against an estimate based on a standard

3 strategy option-exercising scenario instruction comprises instructions to:

4   calculate the estimate based on a standard strategy option-exercising scenario using

5 information received on how to execute and fund the option-exercising scenario and tax

6 information received for the option-exercising scenario; and

7   display the estimate for the option-exercising scenario for the stock option grant with the

8 estimate based on a standard strategy option-exercising scenario.

1   26. The machine-readable medium of claim 18, wherein the calculate an optimal

2 strategy to maximize the value of the stock option grant based on one of the estimate for the

3 option-exercising scenario for the stock option grant and the estimate based on the standard

4 strategy option-exercising scenario instruction comprises instructions to:

5   receive a selection of one of the estimate for the option-exercising scenario for the stock

6   option grant and the estimate based on the standard strategy option-exercising scenario;

7   receive risk tolerance information;

8   receive financial ability information;

9   calculate the optimal strategy for the selected estimate using the risk tolerance

10   information and the financial ability information.

1   27.   The machine-readable medium of claim 26, wherein the calculate the optimal

2   strategy for the selected estimate using the risk tolerance information and the financial ability

3   information instruction comprises an instruction to:

    calculate the optimal strategy for the selected estimate using the risk tolerance

5   information, the financial ability information and accounting, legal, estate planning and financial

6   planning best practices information.

1   28.   A method for optimizing the value of stock option grants using a communications

2   network, the method comprising:

3   receiving a plurality of option-exercising scenarios for a stock option grant;

4   calculating an estimate for each of the plurality of option-exercising scenarios for the

5   stock option grant;

6   comparing the estimate for each of the plurality of option-exercising scenarios for the

7   stock option grant against an estimate based on at least one standard strategy option-exercising

8   scenario; and

9   calculating an optimal strategy to maximize the value of the stock option grant based on

10   one of the estimates for the plurality of option-exercising scenarios for the stock option grant and

11   the estimate based on the at least one standard strategy option-exercising scenario.

1   29.   A method for optimizing the value of stock option grants, the method comprising:

2   establishing an account for a client;

3   assigning a password to the account;

4   assigning a client access level to the account;

5   receiving information describing a stock option grant;

6   receiving an option-exercising scenario for the stock option grant;

7   calculating an estimate for the option-exercising scenario for the stock option grant;

8   comparing the estimate for the option-exercising scenario for the stock option grant

9   against an estimate based on a standard strategy option-exercising scenario; and

10   calculating an optimal strategy to maximize the value of the stock option grant based on

11   one of the estimate for the option-exercising scenario for the stock option grant and the estimate

12   based on the standard strategy option-exercising scenario.

1   30.   The method of claim 29, further comprising:

2   receiving a request to access a stock option management system via the communications

3   network; and

4   granting access to the stock option management system.

1   31.   The method of claim 30, wherein the receiving a request to access a stock option

2 management system via the communications network comprises:

3   receiving a user request to logon to the stock option management system;

4   requesting user identification information;

5   receiving the user identification information; and

6   verifying the user identification information.

1   32.   The method of claim 30, wherein the granting access to the stock option

2 management system comprises:

3   establishing a secure connection to the user.

33.   The method of claim 29, further comprising:

receiving information on the stock option grant, the information including:

        an identification of a stock;

        a grant date;

        a total number of shares;

        a vesting schedule for the total number of shares;

        an option price; and

        an expiration date.

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1   34.   The method of claim 29, further comprising:

2   calculating a future price curve for a stock, wherein calculating the future price curve for

3 the stock includes:

4   displaying a company associated with the stock;

5   receiving a selection of the company associated with the stock;

6   receiving an historical returns period selection for the stock;

7   receiving a time period for which to calculate the forecast;

8   receiving at least one estimated future price for the stock;

9   receiving a confidence level for the at least one future price;

10   receiving a level of accuracy for the analysis;

11   calculating the future price curve;

12   displaying the future price curve with an indication of the likelihood of achieving

13 each price on the future price curve;

14   saving selected price point forecasts from the price curve;

15   displaying the saved price point forecasts.

1   35.   The method of claim 34, wherein the at least one future price defines the price of

2 the stock one year and one day from the date of the option grant.

1   36.   The method of claim 34, wherein the at least one future price is at least one of:

2   a most likely future stock price;

3   a worst case future stock price; and

4   a best case future stock price.

1   37.   The method of claim 34, wherein the confidence level specifies a level of

2 historical stock performance to be used to calculate a forecast for one of the at least one future

3 price of the stock.

38.   The method of claim 30, further comprising:

         receiving a level of analysis at which to calculate a forecast for at least one future price.

1   39.   The method of claim 29, wherein calculating an optimal strategy to maximize the

2 value of the stock option grant based on one of the estimate for the option-exercising scenario for

3 the stock option grant and the estimate based on the standard strategy option-exercising scenario

4 comprises:

5   receiving a selection of one of the estimate for the option-exercising scenario for the

6 stock option grant and the estimate based on the standard strategy option-exercising scenario;

7   receiving risk tolerance information;

8   receiving financial ability information;

9   calculating the optimal strategy for the selected estimate using the risk tolerance

10 information and the financial ability information.

1   40.   The method of claim 29, further comprising:

2   granting a third party access privileges to access the client account.

1   41.   The method of claim 40, wherein granting a third party access privileges to access

2   the client account comprises:

3   selecting a third party;

4   selecting an access level for the third party;

5   selecting a client account; and

6   granting the third party access to the client account at the selected access level.

42.   The method of claim 40, further comprising:

revoking the third party access privileges to access the client account.

43.   A machine-readable medium having stored thereon a plurality of executable

2 instructions for optimizing the value of stock option grants, the plurality of executable

3 instructions comprising instructions to:

4   establish an account for a client;

5   assign a password to the account;

6   assign a client access level to the account;

7   receive information describing a stock option grant;

8   receive an option-exercising scenario for the stock option grant;

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9   calculate an estimate for the option-exercising scenario for the stock option grant;

10   compare the estimate for the option-exercising scenario for the stock option grant against

11   an estimate based on a standard strategy option-exercising scenario; and

12   calculate an optimal strategy to maximize the value of the stock option grant based on one

13   of the estimate for the option-exercising scenario for the stock option grant and the estimate

14   based on the standard strategy option-exercising scenario.

1   44.   The machine-readable medium of claim 43, further comprising instructions to:

2   receive a request to access a stock option management system via the communications

3   network; and

4   grant access to the stock option management system.

1   45.   The machine-readable medium of claim 44, wherein the receive a request to

2   access a stock option management system via the communications network instructions

3   comprises instructions to:

4   receive a user request to logon to the stock option management system;

5   request user identification information;

6   receive the user identification information; and

7   verify the user identification information.

1   46.   The machine-readable medium of claim 44, wherein the grant access to the stock

2   option management system instruction comprises an instruction to:

3   establishing a secure connection to the user.

1   47.   The machine-readable medium of claim 43, further comprising instructions to:

2   receive information on the stock option grant, the information including:

3   an identification of a stock;

4   a grant date;

5   a total number of shares;

6   a vesting schedule for the total number of shares;

7   an option price; and

8   an expiration date.

1   48.   The machine-readable medium of claim 43, further comprising instructions to:

2   calculate a future price curve for a stock, wherein calculating the future price curve for

3   the stock includes:

4   display a company associated with the stock;

5   receive a selection of the company associated with the stock;

6   receive an historical returns period selection for the stock;

7   receive a time period for which to calculate the forecast;

8   receive at least one estimated future price for the stock;

9   receive a confidence level for the at least one future price;

10   receive a level of accuracy for the analysis;

11   calculate the future price curve;

12   display the future price curve with an indication of the likelihood of achieving

13   each price on the future price curve;

14   save selected price point forecasts from the price curve;

15   display the saved price point forecasts.

1   49.   The machine-readable medium of claim 48, wherein the at least one future price

2   defines the price of the stock one year and one day from the date of the option grant.

1   50.   The machine-readable medium of claim 48, wherein the at least one future price is

2   at least one of:

3   a most likely future stock price;

4   a worst case future stock price; and

5   a best case future stock price.

1   51.   The machine-readable medium of claim 48, wherein the confidence level specifies

2   a level of historical stock performance to be used to calculate a forecast for one of the at least one

3   future price of the stock.

1   52.   The machine-readable medium of claim 44, further comprising an instruction to:

2   receive a level of analysis at which to calculate a forecast for at least one future price.

1   53.   The machine-readable medium of claim 43, wherein determining an optimal

2   strategy to maximize the value of the stock option instruction comprises an instruction to:

3   determine a best option-exercising scenario from the forecasts for each of the plurality of

4   option-exercising scenarios and the at least one forecast for the standard strategy option-

5   exercising scenario.

1   54.   The machine-readable medium of claim 43, further comprising an instruction to:

2   grant a third party access privileges to access the client account.

1   55.   The machine-readable medium of claim 43, wherein the grant a third party access

2   privileges to access the client account instruction comprises instructions to:

3   select a third party;

4   select an access level for the third party;

5   select a client account; and

6   grant the third party access to the client account at the selected access level.

1   56.   The machine-readable medium of claim 43, further comprising an instruction to:

2   revoke the third party access privileges to access the client account.

1   57.   An apparatus for optimizing the value of stock option grants, the apparatus

2   comprising:

3   a server computer system configured to communicate with a plurality of user computer

4   systems; and

5   a computer program stored in the server computer system, the computer program

6   including:

7   a tracking module;

8   a forecasting module;

9   a strategy module; and

10   an optimizing module.

11   58.   The apparatus of claim 57, wherein the server computer system is further

12   configured to communicate with the plurality of user computer systems via a communications

13   network.

1   59.   The apparatus of claim 58, wherein the communications network comprises at

2   least one of:

3   a local area network;

4   a wide area network;

5   a telecommunications network;

6   a digital data network; and

7   a wireless communications network.

1   60.   The apparatus of claim 57, wherein the tracking module comprises instructions to:

2   receive stock option grant information;

3   track the stock option grant information;

4   receive held stock shares information;

5   track the held stock shares information;

6   perform valuations of the stock option grant and held stock shares;

7   provide an alert of an approaching grant vesting date for the stock option grant;

8   provide an alert of an approaching grant expiration dates for the stock option grant;

9   provide a number of days remaining to reduced capital gains tax for the stock option

10 grant;

11 analyze the performance of a current stock option-exercising strategy for the stock option

12 grant;

13 receive information to dispose of shares in the stock option grant; and

14 provide accounting information on all acquired and disposed of shares of the stock option

15 grant.

1   61.   The apparatus of claim 57, wherein the forecasting module comprises instructions

2   to:

3   receive forecast information for the stock option grant;

4   receive a level of analysis at which to perform a forecast for the stock option grant;

5   calculate the forecast for the stock option grant;

6 display the forecast for the stock option grant; and

7 save the forecast for the stock option grant.

1 62. The apparatus of claim 57, wherein the strategy module comprises instructions to:

2 receive a selection of the stock option grant;

3 receive information which specifies how to exercise the stock option grant;

4 calculate a strategy to exercise the stock option grant;

5 compare the strategy to exercise the stock option grant with a scenario calculated using a

6 standard strategy for the stock option grant;

7 save the strategy, if the strategy is selected; and

8 save the scenario calculated using a standard strategy, if the scenario is selected.

1 63. The apparatus of claim 57, wherein the optimizer module comprises instructions

2 to:

3 receive a selected strategy to be optimized;

4 receive risk tolerance information;

5 receive financial ability information;

6 calculate an optimized plan for the selected strategy using the risk tolerance information,

7 the financial ability information and best professional practices information.

1   64.   An apparatus for optimizing the value of a stock option grant, the apparatus

2   comprising:

3   means for tracking a stock option grant;

4   means for forecasting a plurality of values for the stock option grant;

5   means for determining strategies to exercise the stock option grant; and

6   means for optimizing a strategy to maximize the value of the stock option grant.

1   65.   The apparatus of claim 64, further comprising:

2   means for receiving a request to access the means for optimizing the value of the stock

3   option grant; and

4   means for granting access to the means for optimizing the value of the stock option grant.

1   66.   The apparatus of claim 64, further comprising:

2   means for receiving information describing the stock option grant.

1   67.   The apparatus of claim 64, further comprising:

2   means for receiving a level of analysis at which to calculate a forecast for at least one

3   future price.

1   68.   The apparatus of claim 64, wherein the means for tracking a stock option grant

2   comprises:

3   means for transmitting summary information on the stock option grant;

4   means for managing information on the stock option grant;

5   means for managing information on held shares from the stock option grant;

6   means for managing accounting information for the stock option grant;

7   means for entering global edits; and

8   means for transmitting alerts related to the stock option grant.

1   69.   The apparatus of claim 64, wherein the means for forecasting a stock option grant

2   comprises:

3   means for estimating a plurality of future values for the stock option grant;

4   means for displaying the plurality of future values for the stock option grant; and

5   means for saving selected values for the stock option grant.

1   70.   The apparatus of claim 64, wherein the means for determining strategies to

2   exercise the stock option grant comprises:

3   means for performing what-if scenario calculations;

4   means for performing cash flow analysis;

5   means for comparing the what-if scenario calculations against at least one standard

6   strategy;

7   means for determining rates of return for each what-if scenario; and

8   means for saving the plurality of future values for the stock option grant.

1   71.   The apparatus of claim 64, wherein the means for optimizing a strategy to

2   maximize the value of the stock option grant comprises:

3   means for assessing financial goals;

4   means for assessing risk tolerances;

5   means for assessing financial abilities;

6   means for calculating an optimized plan; and

7   means for saving the optimized plan.

1   72   An apparatus for optimizing the value of a stock option grant, the apparatus

2   comprising:

3   means for communicating with a user computer system;

4   means for tracking a stock option grant;

5   means for forecasting a plurality of values for the stock option grant;

6   means for determining strategies to exercise the stock option grant; and

7   means for optimizing a strategy to maximize the value of the stock option grant.